

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	Case No. 25-20690 CMB
	:	
Edward D. Gourn, Jr. and Lauren B.	:	Chapter 13
Gourn,	:	
	:	Related to Doc No. 8
Debtors,	:	
	:	
Edward D. Gourn, Jr. and Lauren B.	:	
Gourn,	:	
	:	
Movants,	:	
	:	
vs.	:	
	:	
All Creditors on the Mailing Matrix and	:	
Ronda J. Winnecour, Chapter 13	:	
Trustee,	:	
	:	
Defendants/Respondents.	:	

x

DEFAULT O/E JAD

ORDER CONTINUING STAY

And now, following consideration of the motion filed by Debtors, and following this Court's determination that the current Chapter 13 bankruptcy was filed in good faith as to all creditors identified in Debtors' schedules, it is hereby ordered and directed pursuant to 11 U.S.C. §362 (c)(3)(B) that the Automatic Stay in Debtors' current bankruptcy is continued beyond the initial (30) thirty day period and shall continue until discharge, dismissal and/or further order of court.

[Prepared by Daniel R. White, Esq.]

Dated: April 10, 2025

By the Court,

sjk

United States Bankruptcy Judge
Jeffery A. Deller

FILED
4/10/25 3:03 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Edward D. Gourn, Jr.
Lauren B. Gourn
Debtors

Case No. 25-20690-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 10, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Edward D. Gourn, Jr., Lauren B. Gourn, 2015 Baldrige Avenue, Connellsville, PA 15425-5232
16512742	Chase, P.O. Box 15298, Columbus, OH 43224-0696
16512745	+ Commentity Bank/My Cash Mastercard, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
16514432	+ Ditronics Financial Services, PO Box 1500, Litchfield Park, AZ 85340-1500
16512758	+ Mon Health Medical Center, P.O. Box 1615, Morgantown, WV 26507-1615
16512762	+ Progressive Insurance, 3107 Beale Avenue, Altoona, PA 16601-1504
16512769	UPMC Magee Womens Hospital, Attn: Billing Department, 300 Halket Street, Pittsburgh, PA 15213-3180

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
16512736	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 11 2025 01:04:24	AIS Portfolio Services, LP, Attn: Ally Financial Department, 4515 North Santa Fe Avenue--Dept APS, Oklahoma City, OK 73118-7901
16512737	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 11 2025 01:04:18	Ally Credit Card/CWS, P.O. Box 9222, Old Bethpage, NY 11804-9222
16512738	+ Email/Text: ally@ebn.phinsolutions.com	Apr 11 2025 01:01:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
16512740	Email/Text: caineweiner@ebn.phinsolutions.com	Apr 11 2025 01:02:12	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Boulevard, 4th Floor, Van Nuys, CA 91411
16512741	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 11 2025 01:04:17	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
16512743	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 11 2025 01:04:32	Citibank/The Home Depot, P.O. Box 790034, Saint Louis, MO 63179-0034
16512744	Email/Text: bankruptcy@clearviewfcu.org	Apr 11 2025 01:02:00	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
16512747	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 11 2025 01:04:16	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
16512746	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 11 2025 01:04:16	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Road, Las Vegas, NV 89113-2273
16512748	+ Email/Text: mrdiscen@discover.com	Apr 11 2025 01:01:00	Discover Financial Services, LLC, Attn: Bankruptcy Department, PO Box 3025, New Albany, OH 43054-3025
16512749	+ Email/Text: ECMCBKNotices@ecmc.org	Apr 11 2025 01:02:00	ECMC, P.O. Box 64909, Saint Paul, MN 55164-0909
16512750	^ MEBN		

District/off: 0315-2

User: auto

Page 2 of 3

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		Apr 11 2025 01:00:14	KML Law Group, BNY Mellon Independence Center, 701 Market Street--Suite 5000, Philadelphia, PA 19106-1538
16512751	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2025 01:04:17	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
16518402	Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2025 01:04:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16512752	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2025 01:04:16	LVNV Funding/Resurgent Capital, P.O. Box 10497, Greenville, SC 29603-0497
16518201	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 11 2025 01:04:31	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
16512756	Email/Text: ml-ebn@missionlane.com	Apr 11 2025 01:01:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
16512753	+ Email/Text: Mercury@ebn.phinsolutions.com	Apr 11 2025 01:01:00	Mercury/FBT, Attn: Bankruptcy, P.O. Box 84064, Columbus, GA 31908-4064
16512754	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 11 2025 01:04:16	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
16512755	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2025 01:02:00	Midland Credit Management, P.O. Box 2121, Warren, MI 48090-2121
16512761	Email/Text: Bankruptcy.Notices@pnc.com	Apr 11 2025 01:01:00	PNC Bank, N.A., P.O. Box 94982, Mailstop BR-YB58-01-5, Cleveland, OH 44101
16512739	Email/Text: Bankruptcy.Notices@pnc.com	Apr 11 2025 01:01:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
16512759	Email/PDF: ebnotices@pnmac.com	Apr 11 2025 01:04:31	PennyMac Loan Services, LLC, P.O. Box 514387, Los Angeles, CA 90051-4387
16517202	^ MEBN	Apr 11 2025 01:00:03	Pink Dogwood 13, LLC, PO BOX 1931, Burlingame, CA 94011-1931
16512760	^ MEBN	Apr 11 2025 01:00:03	Pink Dogwood 13, LLC, Attn: Bankruptcy, P.O. Box 1931, Burlingame, CA 94011-1931
16512763	+ Email/Text: bnc-quantum@quantum3group.com	Apr 11 2025 01:02:00	Quantum 3 Group, P.O. Bx 788, Kirkland, WA 98083-0788
16514638	Email/Text: bnc-quantum@quantum3group.com	Apr 11 2025 01:02:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
16514245	Email/Text: bnc-quantum@quantum3group.com	Apr 11 2025 01:02:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
16512764	+ Email/Text: bk@roadrunnerfinancial.com	Apr 11 2025 01:01:00	Roadrunner Account Services, Attn: Bankruptcy, 5525 N Macarthur Blvd, Ste 660, Irving, TX 75038-2671
16512765	^ MEBN	Apr 11 2025 01:00:24	Synchrony Bank, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
16512766	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2025 01:04:18	Synchrony Bank/Cutting Edge, Attn: Bankruptcy Dept, P.O. Box 965064, Orlando, FL 32896-5064
16512767	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2025 01:04:16	Synchrony Bank/Lowes, Attn: Bankruptcy Department, P.O. Box 71783, Philadelphia, PA 19176-1783
16512768	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 11 2025 01:04:21	Synchrony Bank/Paypal Credit, P.O. Box 960006, Orlando, FL 32896-0006
16512770	+ Email/Text: LCI@upstart.com	Apr 11 2025 01:02:00	Upstart Finance, Attn: Bankruptcy, P.O. Box 1503, San Carlos, CA 94070-7503
16515840	^ MEBN	Apr 11 2025 01:00:10	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931

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Page 3 of 3

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
16512757	*P++	MISSION LANE LLC, PO BOX 105286, ATLANTA GA 30348-5286, address filed with court:, Mission Lane, LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2025 at the address(es) listed below:

Name	Email Address
Daniel R. White	on behalf of Joint Debtor Lauren B. Gourn r63228@notify.bestcase.com;kcostello@c-vlaw.com;ethomas@c-vlaw.com
Daniel R. White	on behalf of Debtor Edward D. Gourn Jr. r63228@notify.bestcase.com;kcostello@c-vlaw.com;ethomas@c-vlaw.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5